

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

KENNETH WAYNE HEADY  
FELICIA JUANITA HEADY  
Debtor(s)

Case No. 18-06617

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/07/2018.
- 2) The plan was confirmed on 06/11/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/04/2019.
- 6) Number of months from filing to last payment: 10.
- 7) Number of months case was pending: 13.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$9,930.00
Less amount refunded to debtor	\$450.00

**NET RECEIPTS:**

**\$9,480.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$420.84
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$4,420.84**

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Acceptance Now	Unsecured	189.00	NA	NA	0.00	0.00
ADT SECURITY SERVICES	Unsecured	250.00	NA	NA	0.00	0.00
AMERICASH LOANS LLC	Unsecured	1,019.00	1,096.82	1,096.82	0.00	0.00
AT&T SERVICES INC	Unsecured	582.00	638.98	638.98	0.00	0.00
AT&T SERVICES INC	Unsecured	2,300.00	2,281.66	2,281.66	0.00	0.00
AT&T SERVICES INC	Unsecured	255.00	NA	NA	0.00	0.00
CACH LLC	Unsecured	475.00	NA	NA	0.00	0.00
CAPITAL MANAGEMENT SERVICES	Unsecured	2,400.00	NA	NA	0.00	0.00
CERASTES LLC	Unsecured	NA	892.06	892.06	0.00	0.00
COMMONWEALTH EDISON	Unsecured	728.00	733.00	733.00	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	9,017.28	9,036.28	9,036.28	0.00	0.00
CREDIT COLLECTION SERV	Unsecured	256.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERV	Unsecured	250.00	NA	NA	0.00	0.00
CREDITBOX.COM	Unsecured	2,500.00	546.85	546.85	0.00	0.00
DIRECT TV	Unsecured	600.00	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANTS INC	Unsecured	0.00	NA	NA	0.00	0.00
EXETER FINANCE LLC	Unsecured	8,175.00	8,042.27	8,042.27	0.00	0.00
FIRST MIDWEST BANK	Unsecured	400.00	NA	NA	0.00	0.00
FRANCISCAN ALLIANCE INC	Unsecured	10.00	NA	NA	0.00	0.00
FRANCISCAN HAMMOND CLINIC	Unsecured	230.00	227.40	227.40	0.00	0.00
GINNYS	Unsecured	153.00	NA	NA	0.00	0.00
GOLDEN GREEN SVCS	Unsecured	350.00	396.86	396.86	0.00	0.00
IL DEPT OF HEALTHCARE	Unsecured	80.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Priority	1,200.00	98.00	98.00	98.00	0.00
INGALLS MEMORIAL HOSPITAL	Unsecured	240.00	170.41	170.41	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	450.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Secured	9,500.00	14,983.02	14,983.02	1,636.30	538.24
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	5,500.00	2,335.54	2,335.54	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	1,455.13	1,455.13	0.00	0.00
MIDLAND FUNDING	Unsecured	780.00	641.59	641.59	0.00	0.00
MIDWEST ORTHOPAEDIC CONSULT	Unsecured	107.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NICOR GAS	Unsecured	0.00	NA	NA	0.00	0.00
PCL ALVERNO	Unsecured	21.00	NA	NA	0.00	0.00
PERITUS PORTFOLIO SERVICES	Secured	10,500.00	19,780.71	19,780.71	2,083.87	702.75
PERITUS PORTFOLIO SERVICES	Unsecured	10,388.00	NA	NA	0.00	0.00
PNC BANK	Unsecured	350.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	1,200.00	463.47	463.47	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	379.00	572.45	572.45	0.00	0.00
PRIMARY HEALTHCARE ASSN	Unsecured	20.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	708.00	NA	NA	0.00	0.00
REAL TIME SOLUTIONS INC	Unsecured	1,500.00	NA	NA	0.00	0.00
SULLIVAN URGENT AID	Unsecured	101.00	NA	NA	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	96.00	77.00	77.00	0.00	0.00
US BANK	Unsecured	350.00	NA	NA	0.00	0.00
US DEPART OF EDUCATION MOHEL/	Unsecured	18,744.00	31,309.91	31,309.91	0.00	0.00
US DEPART OF EDUCATION MOHEL/	Unsecured	11,809.00	NA	NA	0.00	0.00
VILLAGE OF OLYMPIA FIELDS	Unsecured	500.00	NA	NA	0.00	0.00
VILLAGE OF PARK FOREST	Unsecured	265.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$34,763.73	\$3,720.17	\$1,240.99
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$34,763.73</b>	<b>\$3,720.17</b>	<b>\$1,240.99</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$98.00	\$98.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$98.00</b>	<b>\$98.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$60,917.68</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,420.84</u>
Disbursements to Creditors	<u>\$5,059.16</u>
<b>TOTAL DISBURSEMENTS :</b>	
	<b><u>\$9,480.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/03/2019

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.